

Information to identify the case:

Debtor 1	<u>June Marie Bailey</u>	Social Security number or ITIN	xxx-xx-4862
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70078-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

June Marie Bailey
aka June Marie Tunstall

4/26/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 June Marie Bailey
 Debtor

Case No. 16-70078-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db +June Marie Bailey, PO Box 154, Acosta, PA 15520-0154
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
 cr +NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
 14175285 +A.R.M., PO Box 3666, Camarillo, CA 93011-3666
 14175286 +Agency Insurance Company, PO Box 8900, Elkridge, MD 21075-8900
 14175287 +Aldous & Associates, PLLC, PO Box 171374, Salt Lake City, UT 84117-1374
 14175289 +Boswell Fire Dep. Ambulance, PO Box 816, Johnstown, PA 15907-0816
 14175290 +Cambria Somerset Radiology, 239 Main Street, Ste 400, Johnstown, PA 15901-1640
 14175292 +Conemaugh Memorial Medical Center, PO Box 643928, Pittsburgh, PA 15264-3928
 14175293 +Conemaugh Physician Group, PO Box 644633, Pittsburgh, PA 15264-4633
 14175296 +Forest B. Fordham, III, 351 Budfield St., Johnstown, PA 15904-3213
 14175297 +Foundation Radiology Group, PO Box 49, Pittsburgh, PA 15230-0049
 14175298 +Johnstown Hospitalists Service, 1407 Eisenhower Blvd. Ste 104, Johnstown, PA 15904-3262
 14175299 +Medical Associates of Boswell, 430 Stoneycreek Street, Boswell, PA 15531-1098
 14175300 +Nationstar, PO Box 650783, Dallas, TX 75265-0783
 14268797 North Star School Dist./Jenner Twp, c/o PA Municipal Service, 336 Delaware Ave Dept P-NS, Oakmont, PA 15139-2138
 14175301 +Northwest Consumer Discount, PO Box 5487, Johnstown, PA 15904-5487
 14175302 +PA Municipal Service, 336 Delaware Avenue, Oakmont, PA 15139-2138
 14175304 Penelec, PO Box 3687, Acosta, PA 15520
 14175303 +Penelec, PO Box 16001, Reading, PA 19612-6001
 14179084 +Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688
 14175305 +Pennsylvania Collection Service, PO Box 893, Washington, PA 15301-0893
 14175306 +Somerset Anesthesia, Inc., 1699 Washington Rd. Ste 307, Pittsburgh, PA 15228-1629
 14175307 +Somerset Cardiology, 329 S. Pleasant Avenue, Somerset, PA 15501-2262
 14175308 +Somerset Hospital, 225 S. Center Street, Somerset, PA 15501-2088
 14175309 +Somerset Pulmonary Medicine, 329 S. Pleasant Avenue, Somerset, PA 15501-2262
 14175310 +Suburban Propane, PO Box J, Whippany, NJ 07981-0409
 14175311 #+The CBE Group, PO Box 2594, Waterloo, IA 50704-2594
 14239848 +U.S. Bank National Association as Indenture Trustee, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2017 01:11:11 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14175288 +EDI: GMACFS.COM Apr 27 2017 00:58:00 Ally, PO Box 380901, Minneapolis, MN 55438-0901
 14194299 EDI: GMACFS.COM Apr 27 2017 00:58:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004
 14208225 EDI: AIS.COM Apr 27 2017 00:58:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 14175291 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Apr 27 2017 01:11:37 CMC, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
 14175294 EDI: DIRECTV.COM Apr 27 2017 00:58:00 Direct TV, PO Box 11732, Newark, NJ 07101
 14175295 EDI: DIRECTV.COM Apr 27 2017 00:58:00 Direct TV, PO Box 78626, Phoenix, AZ 85062
 14175312 +EDI: VERIZONWIRE.COM Apr 27 2017 00:58:00 Verizon, PO box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr U.S. National Bank Association et al...

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0315-7

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 38

Date Rcvd: Apr 26, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S. National Bank Association et al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. National Bank Association et al...
bkgroup@kmlawgroup.com
Joseph E. Fieschko, Jr. on behalf of Debtor June Marie Bailey joe@fieschko.com,
rcfishko@aol.com
Joshua I. Goldman on behalf of Creditor U.S. National Bank Association et al...
bkgroup@kmlawgroup.com
Kevin Scott Frankel on behalf of Creditor NATIONSTAR MORTGAGE LLC pak@logs.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8